

Information to identify the case:

Debtor 1	Richard Warren Pinto	Social Security number or ITIN	xxx-xx-8540
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-21866-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Warren Pinto

8/7/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard Warren Pinto
 Debtor

Case No. 13-21866-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Aug 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2017.

db Richard Warren Pinto, 375 Zion Road, Hillsborough, NJ 08844-2515
 sp +Brian P McElroy, Levinson Axelrod, P.A., 302 Route 206 South & Triangle Rd., Hillsborough, NJ 08844-4635
 513968161 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241
 513968162 +Experian, P O Box 2002, Allen, TX 75013-2002
 515952796 +M&T Bank, succ by merger to, Hudson City Savings Bank, c/o M&T Bank, 475 Crosspoint, Getzville, NY 14068-1609
 513968164 +TransUnion, P O Box 2000, Chester, PA 19022-2000
 513968167 Wfhm, 7255 Baymeadows Wa, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2017 22:27:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 07 2017 22:27:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513968157 +EDI: RMCB.COM Aug 07 2017 22:03:00 Amca/American Medical Coll Agency, Attn: Bankruptcy, Po Box 160, Elmsford, NY 10523-0160
 513968158 +EDI: RMCB.COM Aug 07 2017 22:03:00 Amca/American Medical Coll Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832
 514223265 EDI: RESURGENT.COM Aug 07 2017 22:03:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 513968160 EDI: CAPITALONE.COM Aug 07 2017 22:03:00 Capital 1 Bank, Po Box 85520, Richmond, VA 23285
 513968159 +EDI: CAPITALONE.COM Aug 07 2017 22:03:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 514122013 EDI: CAPITALONE.COM Aug 07 2017 22:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 513968163 +E-mail/Text: camanagement@mtb.com Aug 07 2017 22:27:18 Hudson City Savings Ba, West 80 Century Road, Paramus, NJ 07652-1478
 515952795 +E-mail/Text: camanagement@mtb.com Aug 07 2017 22:27:18 M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420
 514228493 +EDI: WFFC.COM Aug 07 2017 22:03:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd, Fort Mill, SC 29715-7203
 513968165 EDI: WFFC.COM Aug 07 2017 22:03:00 Wells Fargo Home Mortgage, MAC X2505-030, 1 Home Campus, Des Moines, IA 50328-0001
 513968166 +EDI: WFFC.COM Aug 07 2017 22:03:00 Wells Fargo Home Mortgage, MAC D3347-016, 3476 State View Blvd, Fort Mill, SC 29715-7203

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Hudson City Savings Bank

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,
 BKcourtntices@parkermccay.com

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Aug 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Dorothy L. Wright on behalf of Debtor Richard Warren Pinto bknoticesdlw@smgpc.com,
dorothy.wright@smgpc.com
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al...
nj.bkecf@fedphe.com
Stephen M. Goldberg on behalf of Debtor Laura Pinto bk2notices@smgpc.com
Stephen M. Goldberg on behalf of Debtor Richard Warren Pinto bk2notices@smgpc.com
TOTAL: 9